Benefit Focus News

August 2013

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Did You Know?

August Premium Deductions

August is a three pay date month! This means that since regular deductions for Blue Cross of Idaho medical and dental coverages occur on the first and second pay dates of each month, there will be no deduction (other than adjustments) on August 30th.



Navigating Blue Cross of Idaho's Member Website

Blue Cross of Idaho's robust website allows members to find in-network providers and pharmacies and see Explanation of Benefits, claims, and much more.

If you do not already have a Blue Cross of Idaho member account, click <u>here</u> to sign up. You will need your member ID and Group number located on your BCI insurance card to register.

If you already have a member log-in, go to http://www.bcidaho.com/ and, select "Members", then sign into your account.

Member Dashboard

Once you have logged into your account, you will be viewing you member dashboard. The My Communications link gives you access to BCI communications, like new Explanation of Benefits (EOB) documents and important member updates.

Insurance Tools

The Claims, EOBs and Coverage section contains information about your insurance plan utilization. You can view:

- Deductible paid
- Benefit maximum used
- Claim history and detail
- Brief description of medical and dental benefits

The Pharmacy Benefits link will take you to the CVS Caremark website. After you create a member account, you may view your pharmacy plan and benefits, learn about medications, and even track your prescription spending.

Resource Center

The center is located on the right hand side of the page and features the Find a Provider link that will help you find an in-network provider (dental, medical, pharmacy or hospital). Fill in the required fields to search by network type, provider type and specialty or name. A new page will display a list of providers.

Article continued on next page.

Navigating Blue Cross of Idaho's Website, continued

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Wellness Tools

WellConnected is Blue Cross of Idaho's portal to the online Personal Health Assessment (PHA) and digital health coaching.

Access the online Personal Health Assessment by clicking the WellConnected link. You will then be asked a few questions (this is the only time you will see this page). Once you've answered the questions, you will see a letter from Blue Cross of Idaho's Medical director, click "next" at the bottom of the page. You will then be able to fill out the Personal Health Assessment.

Digital health coaching is available for the following health topics:

- Weight Management
- Smoking Cessation
- Healthy Eating
- Stress
- Physical Activity

Once you've completed your Personal Health Assessment, you will be able to participate in any digital health coaching program you wish. Simply click the "Go" button in the digital health coaching module you desire to complete.

The Healthwise® knowledgebase allows you to check your symptoms, research medication interactions, and learn decision points for surgery, medical tests and health issues. Click the Healthwise icon or Learn More button to explore all the tools and information available to you.

Insurance and Health Education Resources

Blue Cross of Idaho and their EAP provider, ComPsych, offer some great and timely resources delivered straight to your inbox.

- Blue Cross of Idaho e-Newsletters
 Sign up for monthly e-Newsletters by updating
 your member profile, located in Account
 Management on the left side of the member
 dashboard. Select Email/Account
 Management and update your preferences.
- ComPsych Guidance Resources Online
 Create a member profile at
 <u>guidanceresources.com</u>. Select your
 newsletter preference in the areas of:
 - ✓ Health & Wellness
 - ✓ Family
 - ✓ Relationships
 - ✓ Work
 - √ Financial & Legal

If you already have an online account, simply **log-in**, click **My GRO** and select **My Profile** to edit your preferences.



Office of Group Insurance Department of Administration

For comments or suggestions for future editions of *Benefit Focus News*, please email: ogi@adm.idaho.gov.

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